

Certificate Number: 03088-PAE-DE-038068988

Bankruptcy Case Number: 19-14322



03088-PAE-DE-038068988

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 3, 2024, at 11:40 o'clock PM CST, Frances M Young completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 4, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor